

WHAT IS CLAIMED IS:

1. A payment system having a server apparatus capable of transmitting and receiving information via a communication network, a first terminal  
5 apparatus for a purchase application, a second terminal apparatus for an installment payment organization, and a third terminal apparatus for a settlement service organization, wherein,

the first terminal apparatus comprises

an inputting device for prompting to input desirable one of a plurality of  
10 payment plan informations each indicating a combination of (i) a payment plan portion according to which the purchaser pays a price of a product, which the purchaser is to buy, in installments through the installment payment organization, and (ii) a payment plan portion according to which the purchaser settles a price of a service continually provided to the purchaser through the  
15 product by means of a credit card issued by the settlement service organization and owned by the purchaser, as well as for prompting to input a certain kind of personal information about the purchaser and a credit card information indicating at least a card number of the credit card,

at least one of the server apparatus and the first terminal apparatus  
20 comprises:

a processing device for extracting (i) information relating to an item or items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii) information relating to an item or items predetermined for a settlement service  
25 application including at least a part of the personal information, the payment plan information and the credit card information, separately from among the

information inputted via said inputting device;

5 a communication device for transmitting the information relating to the item or items for the installment payment application extracted by said processing device to the second terminal apparatus via the communication network, transmitting the information relating to the item or items  
predetermined for the settlement service application extracted by said processing device to the third terminal apparatus via the communication network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via  
10 the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment payment application, and receiving settlement service examination result information indicating an acceptance or refusal of a settlement service transmitted via the communication network from the third terminal apparatus  
15 in response to the transmitted information relating to the item or items for the settlement service application; and

a confirming device for confirming a payment plan indicated by the payment plan information inputted via said inputting device, on the basis of the installment payment examination result information and the settlement  
20 service examination result information received by said communication device.

2. The payment system according to claim 1, wherein said inputting device is for inputting the payment plan information, the personal information and the credit card information without an overlapped entry to each other on a  
25 single application form.

3. The payment system according to claim 1, wherein the server apparatus registers the personal information, the payment plan information and the credit card information inputted via said inputting device into a database,

said processing device and said communication device are disposed in  
5 the server apparatus,

said processing device extracts the information relating to the item or items for the installment payment application and the information relating to the item or items for the settlement service application, separately from among the information registered in or to be registered into the database.

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4. The payment system according to claim 1, wherein said processing device reforms the information relating to the item or items for the installment payment application into a format adapted for the second terminal apparatus, and reforms the information relating to the item or items for the settlement  
15 service application into a format adapted for the third terminal apparatus.

5. The payment system according to claim 1, wherein the first terminal apparatus further comprises a confirmed plan outputting device for outputting the payment plan confirmed by said confirming device, in a predetermined  
20 format,

6. The payment system according to claim 1, wherein the server apparatus further comprises a payment plan information supplying device for supplying the plurality of payment plan informations to the first terminal apparatus via  
25 the communication network.

7. The payment system according to claim 6, wherein the first terminal apparatus further comprises a payment plan candidates outputting device for outputting, in a predetermined format, the plurality of payment plan informations supplied via the communication network, as payment plan  
5 candidates inputtable or selectable via said inputting device.

8. The payment system according to claim 7, wherein said inputting device is for prompting to select one of the plurality of payment plan informations outputted by said payment plan candidates outputting device.

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9. The payment system according to claim 7, wherein the payment plan candidates outputting device outputs the payment plan informations in a format indistinctive between the price of the product and the price of the service, as the predetermined format.

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10. The payment system according to claim 6, wherein said payment plan information supplying device supplies one or more payment plan informations applicable to the purchaser, according to a predetermined standard on the basis of the personal information inputted via said inputting device.

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11. The payment system according to claim 6, wherein said payment plan information supplying device supplies another payment plan information, if there is no payment plan information applicable to the purchaser among the payment plan informations already supplied by default, according to a  
25 predetermined standard on the basis of the personal information inputted via said inputting device.

12. The payment system according to claim 6, wherein said inputting device is for further inputting a purchaser's preference about the payment plan information in a predetermined format,

5        said payment plan information supplying device supplies one or more payment plan informations in response to the purchaser's preference inputted via said inputting device.

13. The payment system according to claim 6, wherein said payment plan  
10 information supplying device supplies the payment plan informations with a ranking reflecting at least one of a past performance of selection for payment plans and a popularity poll for payment plans.

14. The payment system according to claim 1, wherein an amount of money  
15 to be paid during an installment payment period, within which the price is paid in installments, is appropriated for the price of the product and the price of the service, and an amount of money to be paid after the installment payment period is appropriated for the price of the service.

20 15. The payment system according to claim 1, wherein  
the second terminal apparatus comprises an installment payment examining device for examining the acceptance or refusal of the installment payment for the purchaser, on the basis of the transmitted information relating to the item or items for the installment payment application, and  
25 the second terminal apparatus transmits the installment payment examination result information outputted by said installment payment

examining device via the communication network to the server apparatus.

16. The payment system according to claim 1, wherein  
the third terminal apparatus comprises a settlement service examining  
5 device for examining the acceptance or refusal of the settlement service for the  
purchaser, on the basis of the transmitted information relating to the item or  
items for the settlement service application, and

the third terminal apparatus transmits the settlement service  
examination result information outputted by said settlement service  
10 examining device via the communication network to the server apparatus.

17. The payment system according to claim 1, wherein the payment plans  
includes a payment plan according to which a certain part of the price of the  
product is paid in a lump as a first installment.

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18. The payment system according to claim 1, wherein said confirming  
device is disposed in the server apparatus, and informs a fact that the payment  
plan is confirmed to the first terminal apparatus via the communication  
network and also issues a shipping order of the product, if the payment plan is  
20 confirmed.

19. The payment system according to claim 1, wherein the installment  
payment organization also serves as the settlement service organization,  
the second terminal apparatus also serves as the third terminal  
25 apparatus.

20. A payment method performed in a payment system having a server apparatus capable of transmitting and receiving information via a communication network, a first terminal apparatus for a purchase application, a second terminal apparatus for an installment payment organization, and a  
5 third terminal apparatus for a settlement service organization,

(A) said method comprising, in the first terminal apparatus,

an inputting process of prompting to input desirable one of a plurality of payment plan informations each indicating a combination of (i) a payment plan portion according to which the purchaser pays a price of a product, which the  
10 purchaser is to buy, in installments through the installment payment organization, and (ii) a payment plan portion according to which the purchaser settles a price of a service continually provided to the purchaser through the product by means of a credit card issued by the settlement service organization and owned by the purchaser, as well as of prompting to input a certain kind of  
15 personal information about the purchaser and a credit card information indicating at least a card number of the credit card,

(B) said method further comprising, in at least one of the server apparatus and the first terminal apparatus:

an extracting process of extracting (i) information relating to an item or  
20 items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii) information relating to an item or items predetermined for a settlement service application including at least a part of the personal information, the payment plan information and the credit card information, separately from among the  
25 information inputted by said inputting process;

a communication process of transmitting the information relating to the

item or items for the installment payment application extracted by said extracting process to the second terminal apparatus via the communication network, transmitting the information relating to the item or items for the settlement service application extracted by said extracting process to the third  
5 terminal apparatus via the communication network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment payment application, and receiving  
10 settlement service examination result information indicating an acceptance or refusal of a settlement service transmitted via the communication network from the third terminal apparatus in response to the transmitted information relating to the item or items for the settlement service application; and

a confirming process of confirming a payment plan indicated by the  
15 payment plan information inputted by said inputting process, on the basis of the installment payment examination result information and the settlement service examination result information received by said communication process are performed.

20 21. A server apparatus capable of transmitting and receiving information via a communication network among (I) a first terminal apparatus for a purchase application having an inputting device for prompting to input desirable one of a plurality of payment plan informations each indicating a combination of (i) a payment plan portion according to which a purchaser pays  
25 a purchase price of a product, which the purchaser is to buy, in installments through the installment payment organization, and (ii) a payment plan portion



according to which the purchaser settles a price of a service continually provided to the purchaser through the product by means of a credit card issued by a settlement service organization and owned by the purchaser, as well as of prompting to input a certain kind of personal information about the purchaser  
5 and a credit card information indicating at least a card number of the credit card, (II) a second terminal apparatus for an installment payment organization, and (III) a third terminal apparatus for the settlement service organization, the server apparatus comprising:

a processing device for extracting (i) information relating to an item or  
10 items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii) information relating to an item or items predetermined for a settlement service application including at least a part of the personal information, the payment plan information and the credit card information separately from among the  
15 information inputted via said inputting device;

a communication device for transmitting the extracted information relating to the item or items for the installment payment application to the second terminal apparatus via the communication network, transmitting the extracted information relating to the item or items for the settlement service  
20 application device to the third terminal apparatus via the communication network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment  
25 payment application, and receiving settlement service examination result information indicating an acceptance or refusal of a settlement service

transmitted via the communication network from the third terminal apparatus in response to the transmitted information relating to the item or items for the settlement service application; and

5 a confirming device for confirming a payment plan indicated by the payment plan information inputted via the inputting device, on the basis of the installment payment examination result information and the settlement service examination result information received by said communication device.

22. A payment processing method in a server apparatus capable of  
10 transmitting and receiving information via a communication network among (I) a first terminal apparatus for a purchase application having an inputting device for prompting to input desirable one of a plurality of payment plan informations each indicating a combination of (i) a payment plan according to which a purchaser pays a purchase price of a product, which the purchaser is  
15 to buy, in installments through the installment payment organization, and (ii) a payment plan portion according to which the purchaser settles a price of a service continually provided to the purchaser through the product by means of a credit card issued by a settlement service organization and owned by the purchaser, as well as of prompting to input a certain kind of personal  
20 information about the purchaser and a credit card information indicating at least a card number of the credit card, (II) a second terminal apparatus for an installment payment organization, and (III) a third terminal apparatus for the settlement service organization, the payment processing method comprising:

an extracting process of extracting (i) information relating to an item or  
25 items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii)

information relating to an item or items predetermined for a settlement service application including at least a part of the personal information, the payment plan information and the credit card information separately from among the information inputted by said inputting process;

5           a communication process of transmitting the extracted information relating to the item or items for the installment payment application to the second terminal apparatus via the communication network, transmitting the extracted information relating to the item or items for the settlement service application device to the third terminal apparatus via the communication  
10 network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment payment application, and receiving settlement service examination result  
15 information indicating an acceptance or refusal of a settlement service transmitted via the communication network from the third terminal apparatus in response to the transmitted information relating to the item or items for the settlement service application; and

20           a confirming process of confirming a payment plan indicated by the payment plan information inputted via the inputting device, on the basis of the installment payment examination result information and the settlement service examination result information received by said communication device.

23.   A computer program product in a computer-readable medium for  
25 tangibly embodying a program of instructions executable by a computer to make the computer function as at least one of a server apparatus capable of

transmitting and receiving information via a communication network, a first terminal apparatus for a purchase application, a second terminal apparatus for an installment payment organization, and a third terminal apparatus for a settlement service organization, these components being provided for a payment system, wherein,

the first terminal apparatus comprises:

an inputting device for prompting to input desirable one of a plurality of payment plan informations each indicating a combination of (i) a payment plan portion according to which the purchaser pays a price of a product, which the purchaser is to buy, in installments through the installment payment organization, and (ii) a payment plan portion according to which the purchaser settles a price of a service continually provided to the purchaser through the product by means of a credit card issued by the settlement service organization and owned by the purchaser, as well as for prompting to input a certain kind of personal information about the purchaser and a credit card information indicating at least a card number of the credit card,

at least one of the server apparatus and the first terminal apparatus comprises:

a processing device for extracting (i) information relating to an item or items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii) information relating to an item or items predetermined for a settlement service application including at least a part of the personal information, the payment plan information and the credit card information, separately from among the information inputted via said inputting device;

a communication device for transmitting the information relating to the

item or items for the installment payment application extracted by said processing device to the second terminal apparatus via the communication network, transmitting the information relating to the item or items predetermined for the settlement service application extracted by said processing device to the third terminal apparatus via the communication network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment payment application, and receiving settlement service examination result information indicating an acceptance or refusal of a settlement service transmitted via the communication network from the third terminal apparatus in response to the transmitted information relating to the item or items for the settlement service application; and

15 a confirming device for confirming a payment plan indicated by the payment plan information inputted via said inputting device, on the basis of the installment payment examination result information and the settlement service examination result information received by said communication device.

20 24. A computer program product in a computer-readable medium for tangibly embodying a program of instructions executable by a computer to make the computer function as a server apparatus capable of transmitting and receiving information via a communication network among (I) a first terminal apparatus for a purchase application having an inputting device for prompting

25 to input desirable one of a plurality of payment plan informations each indicating a combination of (i) a payment plan portion according to which a

purchaser pays a purchase price of a product, which the purchaser is to buy, in installments through the installment payment organization, and (ii) a payment plan portion according to which the purchaser settles a price of a service continually provided to the purchaser through the product by means of a credit card issued by a settlement service organization and owned by the purchaser, as well as of prompting to input a certain kind of personal information about the purchaser and a credit card information indicating at least a card number of the credit card, (II) a second terminal apparatus for an installment payment organization, and (III) a third terminal apparatus for the settlement service organization, the server apparatus comprising:

a processing device for extracting (i) information relating to an item or items predetermined for an installment payment application including at least a part of the personal information and the payment plan information and (ii) information relating to an item or items predetermined for a settlement service application including at least a part of the personal information, the payment plan information and the credit card information separately from among the information inputted via said inputting device;

a communication device for transmitting the extracted information relating to the item or items for the installment payment application to the second terminal apparatus via the communication network, transmitting the extracted information relating to the item or items for the settlement service application device to the third terminal apparatus via the communication network, receiving installment payment examination result information indicating an acceptance or refusal of an installment payment transmitted via the communication network from the second terminal apparatus in response to the transmitted information relating to the item or items for the installment

payment application, and receiving settlement service examination result information indicating an acceptance or refusal of a settlement service transmitted via the communication network from the third terminal apparatus in response to the transmitted information relating to the item or items for the  
5 settlement service application; and

a confirming device for confirming a payment plan indicated by the payment plan information inputted via the inputting device, on the basis of the installment payment examination result information and the settlement service examination result information received by said communication device.

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